

## Sidecar Health FAQs

### GENERAL

- **Why is Sidecar Health so much cheaper than traditional insurance plans?** Our approach to lowering healthcare costs is different than you've seen in the past. Instead of reducing benefits or adding unnecessary steps to get care, Sidecar Health lowers costs by letting you bypass the bloated healthcare system and pay directly for the care you need. When providers get paid right away, they often charge much less than they would to a typical insurance provider. And when you can get the care you need, when you need it, you can live a healthier life, avoiding more serious health problems and higher costs in the long run.
- **Does Sidecar Health cover dental & vision?** Sidecar Health's major medical plans are designed to cover essential medical and prescription drug needs. Dental and vision coverage are offered separately through your employer's benefits package.
- **Does Sidecar Health cover preventive services?** Yes, and just like all ACA compliant plans, preventive services are not subject to cost sharing which means they will bypass the deductible.
- **Will I get an ID card for Sidecar Health?** Instead of a physical ID card, you will always have access to your digital ID card in your member portal, which contains helpful information you can share with providers around billing and claims.
- **What is a Benefit Amount?** Sidecar Health does not have a provider network like you're used to. Instead, we provide a unique Benefit Amount for every covered drug and service in the medical system. It's the amount Sidecar Health covers, for covered care, after you've met your deductible. And it's the same no matter which provider you choose. The Benefit Amount is set to be the typical price of what providers charge in your area to ensure you have access to the quality care you need.
- **How do I check my Benefit Amounts?** If you need an estimated Benefit Amount (what Sidecar Health covers for any given service) prior to your coverage starting, reach out to our team at (877) 653-6440. Once you've enrolled in a plan and registered for an account on the member portal, your Benefit Amounts will be available directly in the member portal's care search section.
- **What should I expect after I enroll in a Sidecar Health plan?** You can expect to receive the following after you enroll but before your plan's start date:
  - **An email to activate your Sidecar Health member portal account.** This online platform will be your go-to resource for managing your plan. It's also where you'll access your digital ID card, if needed (your digital ID card replaces the need for a physical ID card).
  - **A welcome kit shipped to your home.** This kit will include your Sidecar Health VISA benefit card, which you can use to pay for medical services.

## **GETTING CARE**

- **What do I do in an emergency?** We know that medical emergencies are scary, so we have designed the ER experience to be simple and ensure you are not exposed to surprise costs. In an emergency:
  1. Go to the nearest (any) ER and get care
  2. Show your digital member ID, which is available on the member portal
  3. Do not pay on the spot at the time of service. We handle the rest, meaning the hospital will bill us directly.

**In emergencies, you are protected.** You will not be responsible for paying any emergency charges that exceed your deductible. If you have an outstanding deductible, the hospital will bill you directly for that amount.

- **Can I only use Sidecar Health with providers in my area?** No. Your Sidecar Health benefits work **anywhere** in the U.S. Whether you're traveling out of state, on vacation, or sending a dependent off to college, you're covered. See any provider, anywhere.
- **Can I stay with my current doctors if I choose Sidecar Health?** Yes, of course. Sidecar Health does not have a restrictive network that limits the providers and pharmacies you visit. You can see **any** licensed provider who accepts VISA.
- **How do I find out the doctor's price for a visit or service?** If you have a provider in mind, when you call to schedule care, tell them you'll be paying in full for the care you receive and ask them how much your care will cost when you pay upfront. The member portal allows you to compare that price to your Benefit Amount to see how much you'll save or owe. Looking for a new provider? We've made it easy. When searching for care in your member portal, you'll see providers marked as "pre-checked". These providers are anticipated to charge prices that are at or below your Benefit Amount and may offer additional benefits like direct billing and potential cash back.
- **When I go to the doctor and they ask me if I have insurance, what am I supposed to say?** You can say "**I am insured** through Sidecar Health. It's an insurance plan that works a little differently. Instead of you filing a claim on my behalf, I'll be paying you directly for my care using a VISA card. And I'll receive my benefits after the fact by Sidecar Health.
- **What happens if I'm pregnant, need complex care, or I'm planning a high-cost procedure?** We understand that these situations require special attention. Please contact Member Care at **(877) 653-6440** so we can offer personalized support and guidance for your specific needs.

## **ITEMIZED RECEIPTS, DEDUCTIBLES, AND EARNED BENEFIT**

- **How do I get an itemized receipt from my provider?** Remind your provider that you'll need an itemized receipt which includes itemized charges and CPT codes associated with the care you received, after you pay. Some providers can give you the receipt right after you pay at checkout, others may not, and that is okay! In these situations, ask your provider how their billing process works. Other common ways members get itemized receipts are:
  - Through the provider's online platform (most used is MyChart).
  - By calling your provider's billing department.

- **What do I do if I can't get an itemized receipt from my doctor?** Reach out to Member Care at **(877) 653-6440** or by live chat or message. They're happy to assist you!
- **How does my deductible work with Sidecar Health?** Deductibles work the same with your Sidecar Health plan as they did with a traditional network-based health plan. Your deductible is the amount you pay out-of-pocket before insurance kicks in.
- **Do I still pay with the VISA benefit card if I haven't met my deductible?** While it's always an option to use a personal payment method, we strongly recommend using your VISA benefit card to pay for care and prescriptions, even before you've met your deductible. Here's why:
  - **Seamless experience:** Paying with your VISA benefit card automatically integrates with your member portal account, making expense tracking and payment a breeze.
  - **Simplified claims process:** By using your card, you'll minimize the need for manual claim submissions, streamlining the process.

#### **Important to Note:**

- **Deductible responsibility:** Until you've met your deductible, you'll be responsible for the provider or pharmacy charges up to that amount.
- **Emergency care exception:** In case of emergency room visits, Sidecar Health will bill the E.R. directly. So no need to pay upfront for your care like you normally would. However, any outstanding deductible amount will be your responsibility and will be billed to you directly by the E.R. We suggest using your personal payment method for this.
- **What does it mean to keep half the savings as "earned benefit"?** When you choose a pharmacy or provider that charges less than your Benefit Amount, you generate savings. Sidecar Health shares half of these savings with you as "earned benefit" which help reduce your out-of-pocket healthcare expenses.
  - **Non-HSA plans:** You can use your earned benefit to pay off any future healthcare expenses throughout the year immediately after earning.
  - **HSA plans:** You can use your earned benefit to pay off expenses after you've met your deductible.

Any remaining earned benefit at the end of your accrual period (typically a plan year or calendar year) will be paid out to you by your employer.

- **What happens to my remaining earned benefit at the end of the year? Does it roll over?** Any remaining earned benefit at the end of your accrual period (typically a plan year or calendar year) will be paid out to you by your employer. It does not roll over.

#### **VISA BENEFIT CARD & PAYMENT**

- **How does the VISA Benefit Card work – do I have to provide funds for it?** With Sidecar Health, you can pay your providers and pharmacies directly using your Sidecar Health VISA benefit card.

### Here's how it works:

1. **Swipe and pay:** Once your card is activated, simply swipe it at the time of service. Some providers may bill you later, which is fine.
2. **Upload your invoice:** After paying, an expense will automatically appear in your member portal account. Upload your itemized medical invoice within 90 days of the service date.
3. **Claim processing:** Sidecar Health will process your claim and notify you of any savings or amount owed.
4. **Pay your balance (if any):** If you owe any amount, you can pay it within 30 days using your preferred payment method. You can link your personal payment method to your member portal account or set up optional autopay.

Remember, you don't need to pre-fund your VISA benefit card. It's a tool to help you pay for care and track your expenses.

- **Will everyone on my family plan get their own VISA benefit card?** Yes. Each member of your family plan will receive their own individual VISA benefit card in the mail as part of your welcome kit. Before using your card, you'll need to activate it. **A quick tip:** For the smoothest experience, use the card of the family member who is receiving the care. Each Sidecar Health VISA benefit card is linked to a specific individual on the policy and isn't intended for shared use across family members.
- **How do I use my HSA card if I'm on Sidecar Health?** Pay your provider or pharmacy with your Sidecar Health VISA benefit card. If there is an owed amount on your expense (due to outstanding deductible or choosing a provider above the Benefit Amount), use your HSA card to pay it through the member portal.
- **How does payment work if I'm traveling out of the country?** Your Sidecar Health benefits work anywhere, including internationally. Keep the following in mind when traveling internationally, in case you need to seek medical care:
  - You are covered for up to 90 days of continuous travel.
  - Your benefits are based on your U.S. ZIP code. When traveling internationally, your benefits can be applied, but provider pricing internationally varies. Remember, when the cost of care is above your Benefit Amount, you're responsible for the difference. When care costs less than your Benefit Amount, we share those savings with you.
  - Your VISA benefit card will not work outside of the U.S. When paying for care, use your personal payment method, collect an itemized receipt from the provider and submit that to Sidecar Health for reimbursement.